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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: March 23, 2009

(use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	10/825,440 Reissue
Filing Date	04/14/2004
First Named Inventor	Bruce BENT et al.
Art Unit	3693
Examiner Name	Jagdish Patel
Attorney Docket Number	049212-0102

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.†	Document Number Number-Kind Code* (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	K1	US - 5,220,501	06-15-1993	LAWLOR et al.	
	K2	US - 5,644,727	07-01-1997	ATKINS	
	K3	US - 6,119,093	09-12-2000	WALKER et al.	
	K4	US - 7,440,914	10-21-2008	JACOBSEN	
	K5	US - 2004/0177036	09-09-2004	NUTAHARA et al.	
	K6	US - 2006/0047593	03-02-2006	NARATIL et al.	
	K7	US - 2007/0271174	11-22-2007	BENT et al.	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

Examiner Initials*	Cite No.†	U.S. Patent Application Document Serial Number-Kind Code* (if known)	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.†	Foreign Patent Document Country Code* Number* Kind Code* (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	†*

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No.†	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	†*
	K8	12 C.F.R. Part 329 - Interest on Deposit, Source: 51 FR 10808, March 31, 1986, 5 Sheets.	
	K9	Merriam-Webster Online Dictionary, 10th Edition, Definition of "Associated", 2 Sheets.	
	K10	Merrill Lynch & You, "Financial Services The Way You Want, When You Want Them," January 2000 4 Sheets.	
	K11	Merrill Lynch, Pierce, Fenner & Smith Incorporated, "Information Statement," 2000, 12 Sheets.	

Examiner
Signature

/Jagdish N. Patel/

Date

Considered

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